

From: "Harrison, Kristofor C." <KHarrison@bcbsm.com> on 07/12/2004 08:05:57 PM

Subject: Debit Card Fees

Good Evening,

I would like to report that I have been thoroughly disappointed by what I consider to be the underhanded practices of Charter One Bank in Southfield, MI. I believe they are underhanded because they have hidden fees that aren't mentioned in anything other than the ten page, size six font booklet that they give you when you initially open the account. I honestly have found some of these policies and procedures weren't even known by the branch managers.

I have been victim of the hidden fee for using my debit card as a credit card. The fee was approximately \$6. I was thoroughly upset because I also have another bank account that hasn't ever charged this type of fee. Furthermore, I was upset by the fact that they never mentioned such a fee for this type of transaction; and in reality, it doesn't cost them anything close to the \$6 they charge to have the card used as credit instead of debit. What annoys me more is their feigned portrayal of impotence when asked to reverse the charges since they never clearly and openly stated the possibility of the charge in a manner likely to be made known to customers.

Charter One Bank; please investigate them.

Sincerely,

Kristofor Harrison